

Habitat for Humanity of the Upper Keys is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Habitat for Humanity is dedicated to the elimination of poverty and substandard housing worldwide.

MISSION STATEMENT

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Post Office Box 2151 Key Largo, Florida 33037 **305-453-0050** Fax 305-453-7887 www.habitatupperkeys.org









Program Screening



Do I qualify for a Habitat Home?

You must meet our criteria:

- Do you have a housing need?
- Do you have the ability to pay a no-interest mortgage?
- Are you willing to partner with Habitat for Humanity?
- I/We have lived in or worked in Monroe County for the last 12 consecutive months. ____ Yes ____ No
 - I/We have a housing need: • I do not own the home I live in. ____ Yes ____ No
 - My current housing is inadequate and/or the conditions are substandard. ____ Yes ____ No
- HfHUK requires the collective income of applicants to fall between 50-80% area median income.
 I/We fit the guidelines below

____Yes ____ No

MINIMUM CREDIT SCORE 600

Monroe County 2023 Qualifying Incomes									
	Single H	ouseholds	Married Households						
2	\$43,400	\$69,450	\$57,867	\$92,600					
3	\$48,850	\$78,150	\$65,133	\$104,200					
4	\$54,250	\$86,800	\$72,333	\$115,733					
5	\$58,600	\$93,750	\$78,133	\$125,000					
6	\$62,950	\$100,700	\$83,933	\$134,267					

- I/We do not have excessive credit card debt or multiple bills in collection (\$2,000+).
 Yes ____ No
- I/We have not declared bankruptcy in the last 3 years.
 ____ Yes ____ No
- I/We are willing to partner with Habitat in 250-350 hours of "sweat equity" on and off the project construction site. (Consider that this partnership may involve 20-30 hours per month of work in addition to your regular employment.) ____ Yes ____ No



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If you can answer <u>YES</u> to <u>all</u> of our basic criteria <u>on the left</u>, please complete the Program Screening below and return it to our office, or email to <u>Yiccia@habitatupperkeys.org</u>.

Candidate			Co-Candidate				
Street		Apt.			Apt.		
	State	Zip	City	State	Zip		
Phone			Phone				
Email			Email				
Please list all sources of in	come. This includes	employment,	Please list all sources	s of income. This includes e	mployment,		
social security, disability, child support, etc.			social security, disability, child support, etc.				
Source of Income	Gross ANNU/	Al Income	Source of Incor	me Gross ANNUAL	Income		
	(before ta		Source of meet	(before taxe			
	s			S			
	\$			s			
Have you been with your current	employer two (2) y	ears or more?	Have you been with your c	urrent employer two (2) yea	ars or more?		
YesNo			Yes No				
If no, please explain your two (2)	year work history:		If no, please explain your two (2) year work history:				
Are you a US Citizen or a legal, p	ermanent resident?	Yes No	Are you a US Citizen or a le	egal, permanent resident?	Yes No		
Are you legally married?Yes	No		Are you legally married? Yes No				
If yes, to whom?			If yes, to whom?				

List everyone (including yourself) who will live in the home

Name	Sex F/M	Date of Birth	Name	Sex F/M	Date of Birth
	F/M			F/M	
	F/M			F/M	

THIS FORM WILL ONLY BE ACCEPTED, OCTOBER 1, 2023 AND, NO LATER THAN OCTOBER 31, 2023

Once received we will review your screening form and contact you to let you know what the next steps are.

RELEASE: BY PROVIDING MY SIGNATURE, I AFFIRM THAT THE ABOVE INFORMATION IS TRUE. I UNDERSTAND THAT PROVIDING FALSE INFORMATION IS CAUSE FOR DENIAL FROM THE HABITAT HOMEBUYER PROGRAM.